



California Housing Finance Agency

CalHFA Loan Submission Check List
Submit Copies Only

✓	LEFT SIDE OF FILE - <u>Mandatory CalHFA Forms</u>
	1. Borrower's Affidavit – Rev. 12/15/02 (4 pages) All blanks completed, including 1, 8a, 12, 13, 14, 15 and 16, Borrowers and lender to date and sign page 4
	2. Seller's Affidavit – Rev. 12/15/02 (2 pages) All blanks completed, including 1, 3a, and 4; sellers to date and sign page 2
	3. CalHFA Notice and Borrower Representations Affidavit – Rev. 12/15/02 (2 pages) Borrowers to date and sign page 2
	4. Lender Verification of Citizenship/Qualified Alien Status – Rev. 12/15/02 (1 page) Lender to fully complete, date and sign
	5. Statement of Citizenship, Alienage, and Immigration Status for State Public Benefits – Rev. 12/15/02 (10 pages; submit only first 4 pages) Each borrower to complete applicable Section A or B and sign a separate statement form on page 4

✓	RIGHT SIDE OF FILE - <u>Loan Documents</u>
	6. Mortgage Insurance Services Application, fully completed (conventional loans only)
	7. MCAW/Loan Analysis/Transmittal Summary (1008) If DU, must be approved & signed by Underwriter; If desktop or AU approved, include accepted U/W Findings Report
	8. Final Typed Loan Application (1003) Borrowers' (and co-signors, if applicable)
	9. Loan Application (1003) Initial application signed by borrowers (and co-signors, if applicable)
	10. Credit Report (CR) If mortgage appears in the last three years, provided (a) address of property on credit report, (b) explanation from borrowers, (c) 3 year landlord rating, and (d) evidence of borrower's first-time homebuyer status
	11. All applicable Explanation Letters, if any
	12. Verification of Employment – written or verbal (must verify start date)
	13. Pay stubs for one (1) month – no more than 60 days old
	14. W-2's – most current year
	15. Year-to-Date Profit & Loss on any Schedule C Business, if applicable
	16. Federal Income Tax Returns (1040s) Full copies; latest three consecutive years
	17. CalHFA Tax Return Affidavit – ONLY if borrower was not required to file 1040 returns
	18. IRS Form 4506 (Item #5 to be left blank) signed by borrowers
	19. Verification of Funds to close, i.e. bank statements, gift letter/funds, etc. (conventional loans only)
	20. Verification of required cash reserves, i.e. bank statements, etc. (conventional loans only)
	21. Purchase Contract or Escrow Instructions – full copy signed by buyers and sellers
	22. Appraisal (URAR) with photos, sketch and map
	23. Condominium Homeowners Association Certificate (conventional loans only)
	24. Preliminary Title Report with address supplement and map
	25. Subordinate Financing – provide sample of all DAP or closing cost assistance loan-closing documents from entity
	26. VA Certificate of Eligibility – Form 1880